

Fill in this information to identify your case:

Debtor 1 Chandra Kaye Allen-Campbell  
 First Name Middle Name Last Name

Debtor 2 \_\_\_\_\_  
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the Northern District of Georgia

Case number 20-67115  
 (if known)

☒ Check if this is an amended plan, and list below the sections of the plan that have been changed. Amendments to sections not listed below will be ineffective even if set out later in this amended plan.

3.3

## Chapter 13 Plan

### NOTE:

The United States Bankruptcy Court for the Northern District of Georgia adopted this form plan for use in Chapter 13 cases in the District pursuant to Federal Rule of Bankruptcy Procedure 3015.1. See Order Requiring Local Form for Chapter 13 Plans and Establishing Related Procedures, General Order No. 21-2017, available in the Clerk's Office and on the Bankruptcy Court's website, [ganb.uscourts.gov](http://ganb.uscourts.gov). As used in this plan, "Chapter 13 General Order" means General Order No. 21-2017 as it may from time to time be amended or superseded.

### Part 1: Notices

#### To Debtor(s):

This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances. Plans that do not comply with the United States Bankruptcy Code, local rules and judicial rulings may not be confirmable.

*In the following notice to creditors, you must check each box that applies.*

#### To Creditors:

Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated.

*Check if applicable.*

☐ The plan provides for the payment of a domestic support obligation (as defined in 11 U.S.C. § 101(14A)), set out in § 4.4.

You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation at least 7 days before the date set for the hearing on confirmation, unless the Bankruptcy Court orders otherwise. The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015.

To receive payments under this plan, you must have an allowed claim. If you file a timely proof of claim, your claim is deemed allowed unless a party in interest objects. See 11 U.S.C. § 502(a).

The amounts listed for claims in this plan are estimates by the debtor(s). An allowed proof of claim will be controlling, unless the Bankruptcy Court orders otherwise.

The following matters may be of particular importance. *Debtor(s) must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not included," if both boxes are checked, or if no box is checked, the provision will be ineffective even if set out later in the plan.*

§ 1.1	A limit on the amount of a secured claim, that may result in a partial payment or no payment at all to the secured creditor, set out in § 3.2	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included
§ 1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 3.4	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
§ 1.3	Nonstandard provisions, set out in Part 8	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included

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Debtor Chandra Kaye Allen-CampbellCase number 20-67115

orders of the Bankruptcy Court;

(B) To pay fees, expenses, and costs of the attorney for the debtor(s) as set forth in § 4.3;

(C) To make payments pro rata based on the monthly payment amount: on secured claims as set forth in §§ 3.1, 3.2, 3.3, and 3.4; on domestic support obligations as set forth in § 4.4; on the arrearage claims on nonpriority unsecured claims as set forth in § 5.2; and on executory contracts and unexpired leases as set forth in § 6.1; and

(D) To pay claims in the order set forth in § 2.6(b)(3).

**(2) Second and subsequent disbursements after confirmation of Regular Payments.** In the second disbursement after confirmation, and each month thereafter, the trustee will disburse all available funds from Regular Payments in the order below. All available Regular Payments will be distributed to the claims in each paragraph until such claims are paid in full.

(A) To make concurrent monthly payments, including any amount past due under this plan: on secured claims as set forth in §§ 3.1, 3.2, 3.3, and 3.4; on fees, expenses, and costs of the attorney for the debtor(s) as set forth in § 4.3; on domestic support obligations as set forth in § 4.4; on the arrearage claims on both nonpriority unsecured claims as set forth in § 5.2 and executory contracts and unexpired leases as set forth in § 6.1;

(B) To make pro rata payments on administrative expenses allowed under 11 U.S.C. § 503(b) other than the trustee's fee and the debtor's attorney's fees, expenses, and costs; and

(C) To pay claims in the order set forth in § 2.6(b)(3).

**(3) Disbursement of Additional Payments and Tax Refunds.** The trustee will disburse the Additional Payments and Tax Refunds in the following order:

(A) To pay fees, expenses, and costs of the attorney for the debtor(s) as set forth in § 4.3;

(B) To make pro rata payments on administrative expenses allowed under 11 U.S.C. § 503(b) other than the trustee's fee and the debtor's attorney's fees, expenses, and costs;

(C) To make payments pro rata based on the monthly payment amount: on secured claims as set forth in §§ 3.1, 3.2, 3.3, and 3.4; on domestic support obligations as set forth in § 4.4; on the arrearage claims on both nonpriority unsecured claims as set forth in § 5.2 and executory contracts and unexpired leases as set forth in § 6.1;

(D) To pay other Allowed Secured Claims as set forth in § 3.6;

(E) To pay allowed claims entitled to priority under 11 U.S.C. § 507, other than administrative expenses and domestic support obligations; and

(F) To pay nonpriority unsecured claims not otherwise classified as set forth in § 5.1 ("Unclassified Claims") and to pay nonpriority unsecured claims separately classified as set forth in § 5.3 ("Classified Claims"). The trustee will estimate the total amounts to be disbursed during the plan term (1) to pay Unclassified Claims and (2) to pay Classified Claims. Funds available for disbursement on these claims will be allocated pro rata to each class, and the funds available for disbursement for each class will be paid pro rata to the creditors in the class.

**(4)** Unless the debtor(s) timely advise(s) the trustee otherwise in writing, the trustee may treat and disburse any payments received from the debtor(s) as Regular Payments.

### Part 3: Treatment of Secured Claims

#### § 3.1 Maintenance of payments and cure of default, if any.

Check one.

☐ **None.** If "None" is checked, the rest of § 3.1 need not be completed or reproduced.

☒ Beginning with the first payment that is due after the date of the order for relief under Chapter 13, the debtor(s) will maintain the current contractual installment payments on the secured claims listed below, with any changes required by the applicable contract and noticed in conformity with any applicable rules. These payments will be disbursed directly by the debtor(s). Any existing arrearage on a listed claim will be paid in full through disbursements by the trustee, with interest, if any, at the rate stated below.

If relief from the automatic stay is ordered as to any item of collateral listed in this paragraph, then, unless the Bankruptcy Court orders otherwise, all payments under this paragraph as to that collateral will cease, and all secured claims based on that collateral will no longer be treated by the plan.

Name of creditor	Collateral	Estimated amount of arrearage (if any)	Interest rate on arrearage (if applicable)	Monthly plan payment on arrearage
Wells Fargo Home Mortgage	2834 Ward Lake Way Ellenwood, GA 30294	\$11,669.00	0 %	\$250.00 to increase to \$421.00 on May 2021
Ward Lake Estates HOA	2834 Ward Lake Way Ellenwood, GA 30294	\$0.00	0 %	None/Current



Debtor Chandra Kaye Allen-CampbellCase number 20-67115**§ 3.2 Request for valuation of security, payment of fully secured claims, and modification of undersecured claims.***Check all that apply.*☐ **None.** If "None" is checked, the rest of § 3.2 need not be completed or reproduced.***The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked.***☒ The debtor(s) request(s) that the Bankruptcy Court determine the value of the secured claims listed below.

For each non-governmental secured claim listed below, the debtor(s) state(s) that the value of the secured claim should be as set out in the column headed *Amount of secured claim*. For secured claims of governmental units, unless the Bankruptcy Court orders otherwise, the value of a secured claim listed in a proof of claim filed in accordance with the Bankruptcy Rules controls over any contrary amount listed below. For each creditor checked below, debtor(s) will file a motion pursuant to Bankruptcy Rule 3012 and the Chapter 13 General Order to request determination of the amount of the secured claim.

For each listed claim below, the value of the secured claim will be paid in full with interest at the rate stated below. The portion of any allowed claim that exceeds the amount of the secured claim will be treated as an unsecured claim under Part 5 of this plan. If the amount of a creditor's secured claim is listed below as having no value, the creditor's allowed claim will be treated in its entirety as an unsecured claim under Part 5 of this plan.

The trustee will make monthly preconfirmation adequate protection payments that 11 U.S.C. § 1326(a)(1)(C) requires to the creditor in the amount set out in the column headed *Monthly preconfirmation adequate protection payment*.

The holder of any claim listed below as having value in the column headed *Amount of secured claim* will retain the lien on the property interest of the debtor(s) or the estate(s) until the earlier of:

(a) payment of the underlying debt determined under nonbankruptcy law, or

(b) payment of the amount of the secured claim, with interest at the rate set forth below, and discharge of the underlying debt under 11 U.S.C. § 1328, at which time the lien will terminate and be released by the creditor.

	Check only if motion to be filed	Name of creditor	Estimated amount of total claim	Collateral and date of purchase	Value of collateral	Amount of claims senior to creditor's claim	Amount of secured claim	Interest rate	Monthly pre-confirmation adequate protection payment	Monthly post-confirmation payment
+										
-	<input type="checkbox"/>	Americredit/GM Financial	\$10,321.51	2015 Nissan Altma purchased July 2015	\$10,321.51		\$10,321.51	5.5%	\$250.00	\$250.00 to increase to \$421.00 on May 2021

**§ 3.3 Secured claims excluded from 11 U.S.C. § 506.***Check one.*☐ **None.** If "None" is checked, the rest of § 3.3 need not be completed or reproduced.☒ The claims listed below were either:

(1) incurred within 910 days before the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or

(2) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value.

These claims will be paid in full under the plan with interest at the rate stated below. These payments will be disbursed by the trustee.

The trustee will make monthly preconfirmation adequate protection payments that 11 U.S.C. § 1326(a)(1)(C) requires to the creditor in the amount set out in the column headed *Monthly preconfirmation adequate protection payment*.

The holder of any claim listed below will retain the lien on the property interest of the debtor(s) or the estate(s) until the earlier of:

(a) payment of the underlying debt determined under nonbankruptcy law, or

(b) payment of the amount of the secured claim, with interest at the rate set forth below, and discharge of the underlying debt under 11 U.S.C. § 1328, at which time the lien will terminate and be released by the creditor.

	Name of creditor	Collateral	Purchase date	Estimated amount of claim	Interest rate	Monthly pre-confirmation adequate protection payment	Monthly post-confirmation payment to creditor by trustee
+							
-	Georgia Department of Labor	Judgment		\$8,742.00	0%	\$50.00	\$50.00 to increase to \$160.00 on May 2021

**§ 3.4 Lien avoidance.***Check one.*☒ **None.** If "None" is checked, the rest of § 3.4 need not be completed or reproduced.



Debtor Chandra Kaye Allen-Campbell

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**§ 3.5 Surrender of collateral.**

*Check one.*

☒ **None.** *If "None" is checked, the rest of § 3.5 need not be completed or reproduced.*

**§ 3.6 Other Allowed Secured Claims.**

A proof of claim that is filed and allowed as a secured claim, but is not treated as a secured claim in this plan, shall be paid with interest at the rate of 5%. Payments will commence as set forth in § 2.6. Notwithstanding the foregoing, the debtor(s), and any other party in interest, may: object to allowance of the claim; request that the Bankruptcy Court determine the value of the secured claim if modification of the claim is permissible and if 11 U.S.C. § 506 is applicable; or request that the Bankruptcy Court avoid the creditor's lien pursuant to 11 U.S.C. § 522(f), if applicable.

If the Bankruptcy Court determines the value of the secured claim, the portion of any allowed claim that exceeds the amount of the secured claim will be treated as an unsecured claim under Part 5 of this plan.

The holder of the claim will retain the lien on the property interest of the debtor(s) or the estate(s) until the earlier of:

(a) payment of the underlying debt determined under nonbankruptcy law, or

(b) payment of the amount of the secured claim, with interest at the rate set forth above, and discharge of the underlying debt under 11 U.S.C. § 1328, at which time the lien will terminate and be released by the creditor.

**Part 4: Treatment of Fees and Priority Claims**

**§ 4.1 General.**

Trustee's fees and all allowed priority claims will be paid in full without postpetition interest. An allowed priority claim will be paid in full regardless of whether it is listed in § 4.4.

**§ 4.2 Trustee's fees.**

Trustee's fees are governed by statute and may change during the course of the case.

**§ 4.3 Attorney's fees.**

(a) The unpaid fees, expenses, and costs owed to the attorney for the debtor(s) in connection with legal representation in this case are \$4,750.00. The allowance and payment of the fees, expenses and costs of the attorney for the debtor(s) are governed by General Order 22-2017 ("Chapter 13 Attorney's Fees Order"), as it may be amended.

(b) Upon confirmation of the plan, the unpaid amount shall be allowed as an administrative expense under 11 U.S.C. § 503(b) to the extent set forth in the Chapter 13 Attorney's Fees Order.

(c) The Bankruptcy Court may allow additional fees, expenses, and costs to the attorney for debtor(s) in excess of the amount shown in § 4.3(a) above upon application of the attorney in compliance with the Chapter 13 Attorney's Fees Order and after notice and a hearing.

(d) From the first disbursement after confirmation, the attorney will receive payment under § 2.6(b)(1) up to the allowed amount set forth in § 4.3(a).

(e) The unpaid balance and any additional amounts allowed under § 4.3(c) will be payable (1) at \$503.00 per month from Regular Payments and (2) from Tax Refunds or Additional Payments, as set forth in § 2.6, until all allowed amounts are paid in full.

(f) If the case is converted to Chapter 7 before confirmation of the plan, the debtor(s) direct(s) the trustee to pay to the attorney for the debtor(s) the amount of \$2,500.00, not to exceed the maximum amount that the Chapter 13 Attorney's Fees Order permits. If the attorney for the debtor(s) has complied with the applicable provisions of the Chapter 13 Attorney's Fees Order, the trustee will deliver, from the funds available, the stated amount or the maximum amount to the attorney, whichever is less.

(g) If the case is dismissed before confirmation of the plan, fees, expenses, and costs of the attorney for the debtor(s) in the amount of \$2,500.00, not to exceed the maximum amount that the Chapter 13 Attorney's Fees Order permits, will be allowed to the extent set forth in the Chapter 13 Attorney's Fees Order. The attorney may file an application for fees, expenses, and costs in excess of the maximum amount within 14 days from entry of the order of dismissal. If the attorney for the debtor(s) has complied with the applicable provisions of the Chapter 13 Attorney's Fees Order, the trustee will deliver, from the funds available, the allowed amount to the attorney.

(h) If the case is converted to Chapter 7 after confirmation of the plan, the debtor(s) direct(s) the trustee to deliver to the attorney for the debtor(s), from the funds available, any allowed fees, expenses, and costs that are unpaid.

(i) If the case is dismissed after confirmation of the plan, the trustee will pay to the attorney for the debtor(s), from the funds available, any allowed fees, expenses, and costs that are unpaid.

**§ 4.4 Priority claims other than attorney's fees.**

☐ **None.** *If "None" is checked, the rest of § 4.4 need not be completed or reproduced.*

(a) *Check one.*

Debtor Chandra Kaye Allen-CampbellCase number 20-67115

- ☒ The debtor(s) has/have no domestic support obligations. *If this box is checked, the rest of § 4.4(a) need not be completed or reproduced.*
- ☐ The debtor(s) has/have domestic support obligations as set forth below. The debtor(s) is/are required to pay all post-petition domestic support obligations directly to the holder of the claim.

+	Name and address of creditor:	Name and address of child support enforcement agency entitled to § 1302(d)(1) notice	Estimated amount of claim	Monthly plan payment
-				

(b) The debtor(s) has/have priority claims other than attorney's fees and domestic support obligations as set forth below:

+	Name and address of creditor:	Estimated amount of claim
-		

### Part 5: Treatment of Nonpriority Unsecured Claims

#### § 5.1 Nonpriority unsecured claims not separately classified.

Allowed nonpriority unsecured claims that are not separately classified will be paid, pro rata, as set forth in § 2.6. Holders of these claims will receive:

Check one.

- ☐ A pro rata portion of the funds remaining after disbursements have been made to all other creditors provided for in this plan.
- ☒ A pro rata portion of the larger of (1) the sum of \$ 15,000.00 and (2) the funds remaining after disbursements have been made to all other creditors provided for in this plan.
- ☐ The larger of (1) 0.00 % of the allowed amount of the claim and (2) a pro rata portion of the funds remaining after disbursements have been made to all other creditors provided for in this plan.
- ☐ 100% of the total amount of these claims

Unless the plan provides to pay 100% of these claims, the actual amount that a holder receives will depend on (1) the amount of claims filed and allowed and (2) the amounts necessary to pay secured claims under Part 3 and trustee's fees, costs, and expenses of the attorney for the debtor(s), and other priority claims under Part 4.

#### § 5.2 Maintenance of payments and cure of any default on nonpriority unsecured claims.

Check one.

- ☒ None. *If "None" is checked, the rest of § 5.2 need not be completed or reproduced.*

#### § 5.3 Other separately classified nonpriority unsecured claims.

Check one.

- ☒ None. *If "None" is checked, the rest of § 5.3 need not be completed or reproduced.*

### Part 6: Executory Contracts and Unexpired Leases

#### § 6.1 The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected.

Check one.

- ☒ None. *If "None" is checked, the rest of § 6.1 need not be completed or reproduced.*

### Part 7: Vesting of Property of the Estate

#### § 7.1 Unless the Bankruptcy Court orders otherwise, property of the estate shall not vest in the debtor(s) on confirmation but will vest in the debtor(s) only upon: (1) discharge of the debtor(s); (2) dismissal of the case; or (3) closing of the case without a discharge upon the completion of payments by the debtor(s).

### Part 8: Nonstandard Plan Provisions

#### § 8.1 Check "None" or list Nonstandard Plan Provisions.

- ☒ None. *If "None" is checked, the rest of Part 8 need not be completed or reproduced.*



Debtor Chandra Kaye Allen-Campbell

Case number 20-67115

**Part 9: Signatures**

**§ 9.1 Signatures of Debtor(s) and Attorney for Debtor(s).**

*The debtor(s) must sign below. The attorney for the debtor(s), if any, must sign below.*

**X** /s/ Chandra Allen Campbell  
Signature of debtor 1 executed on 08 / 27 / 2020  
MM / DD / YYYY

2834 Ward Lake Way, Ellenwood, GA 30294  
Address City, State, ZIP code

**X** /s/ ChaRon A. Ballard  
Signature of attorney for debtor(s)

The Ballard Law Group  
Firm

**X** \_\_\_\_\_  
Signature of debtor 2 executed on \_\_\_\_\_  
MM / DD / YYYY

\_\_\_\_\_  
Address City, State, ZIP code

Date: 08 / 27 / 2020  
MM / DD / YYYY

3664 Club Drive, Suite 203-A, Lawrenceville Georgia 30044  
Address City, State, ZIP code

By filing this document, the debtor(s), if not represented by an attorney, or the attorney for debtor(s) also certify(ies) that the wording and order of the provisions in this Chapter 13 Plan are identical to those contained in the Local Form for Chapter 13 Plans that the Bankruptcy Court for the Northern District of Georgia has prescribed, other than any nonstandard provisions included in Part 8.

**United States Bankruptcy Court**  
**Northern District of Georgia**

In re Chandra Kaye Allen-Campbell

Debtor(s)

Case No. 20-67115-LRC

Chapter 13

**CERTIFICATE OF SERVICE**

I hereby certify that on August 27, 2020, a 2nd Amended Chapter 13 Plan was filed and served electronically or by regular United States mail to all interested parties, the Trustee and all creditors listed attached.

All Attached

/s/ ChaRon A. Ballard

ChaRon A. Ballard 251011

The Ballard Law Group, P.C

3664 Club Drive

Suite 203 A

Lawrenceville, GA 30044

404-220-9906 Fax: 404-220-9907

theballardlawgroup@gmail.com



abel Matrix for local noticing  
 13E-1  
 ase 20-67115-lrc  
 orthern District of Georgia  
 tlanta  
 ed Aug 26 12:44:57 EDT 2020

Chandra Kaye Allen-Campbell  
 2834 Ward Lake Way  
 Ellenwood, GA 30294-1796

(p)AMERICREDIT FINANCIAL SERVICES DBA GM FIN  
 PO BOX 183853  
 ARLINGTON TX 76096-3853

neriCredit/GM Financial  
 o Box 183853  
 clington, TX 76096-3853

American First Finance  
 c/o Becket and Lee LLP  
 PO Box 3002  
 Malvern PA 19355-0702

Americredit Financial Services, Inc. Dba GM  
 P.O Box 183853  
 Arlington, TX 76096-3853

shro Lifestyle  
 /o Creditors Bankruptcy Service  
 .O. Box 800849  
 allas, TX 75380-0849

Cha'Ron A. Ballard  
 The Ballard Law Group, P.C.  
 Suite 203 A  
 3664 Club Drive  
 Lawrenceville, GA 30044-2995

COMCAST  
 PO BOX 1931  
 Burlingame, CA 94011-1931

apital One  
 o Box 30285  
 alt Lake City, UT 84130-0285

Capital One Auto Finance  
 Attn: Bankruptcy Dept  
 Po Box 30258  
 Salt Lake City, UT 84130-0258

Capital One Auto Finance, a division of Cap  
 4515 N Santa Fe Ave. Dept. APS  
 Oklahoma City, OK 73118-7901

omcast  
 DB 530099  
 tlanta, GA 30353-0099

Melissa J. Davey  
 Melissa J. Davey, Standing Ch 13 Trustee  
 Suite 200  
 260 Peachtree Street, NW  
 Atlanta, GA 30303-1236

Dept Of Ed/Navient  
 Attn: Claims Dept  
 Po Box 9400  
 Wilkes Barr, PA 18773-9400

ept Of Ed/Navient  
 o Box 9635  
 ilkes Barre, PA 18773-9635

Fingerhut  
 6250 Ridgewood Rd  
 St Cloud, MN 56303-0820

Fst Premier  
 601 S Minneapolis Ave  
 Sioux Falls, SD 57104

orgia Department of Labor  
 48 Andrew Young Int'l Blvd,  
 uite 826  
 tlanta, GA 30303-1751

(p)GEORGIA DEPARTMENT OF REVENUE  
 COMPLIANCE DIVISION  
 ARCS BANKRUPTCY  
 1800 CENTURY BLVD NE SUITE 9100  
 ATLANTA GA 30345-3202

Georgia Dept. of Labor  
 Suite 826  
 148 Andrew Young Inter. Blvd., NE  
 Atlanta GA 30303-1751

orgia Dept. of Labor  
 uite 910  
 48 Andrew Young Inter. Blvd., NE  
 tlanta GA 30303-1751

Ginny's  
 c/o Creditors Bankruptcy Service  
 P.O. Box 800849  
 Dallas, TX 75380-0849

(p)INTERNAL REVENUE SERVICE  
 CENTRALIZED INSOLVENCY OPERATIONS  
 PO BOX 7346  
 PHILADELPHIA PA 19101-7346

. Jordan  
 /o Creditors Bankruptcy Service  
 .O. Box 800849  
 allas, TX 75380-0849

Kaiser Permanente  
 Nine Piedmont Center  
 3495 Piedmont Rd, NE  
 Atlanta, GA 30305-1729

Lowes  
 P.O.Box 530970  
 Atlanta, GA 30353-0970

ERRICK BANK  
 esurgent Capital Services  
 o Box 10368  
 reenville, SC 29603-0368

Merrick Bank/Geico Card  
 Po Box 23356  
 Pittsburg, PA 15222-6356

Monroe & Main  
 c/o Creditors Bankruptcy Service  
 P.O. Box 800849  
 Dallas, TX 75380-0849

Montgomery Ward  
 c/o Creditors Bankruptcy Service  
 P.O. Box 800849  
 Dallas, TX 75380-0849

(p) NATIONAL RECOVERY SERVICE  
 545 W INMAN ST  
 CLEVELAND TN 37311-1768

Piedmont Hospital  
 P.O.Box 102570  
 Atlanta, GA 30368-2570

(p) PORTFOLIO RECOVERY ASSOCIATES LLC  
 P.O. Box 41067  
 Norfolk VA 23541-1067

Premier Bankcard, LLC  
 Jefferson Capital Systems LLC Assignee  
 P.O. Box 7999  
 Saint Cloud Mn 56302-7999

Quantum3 Group LLC as agent for Sadino Fund  
 P.O. Box 788  
 Kirkland, WA 98083-0788

Dodrique Robert  
 334 Ward Lake Way  
 Ellenwood, GA 30294-1796

Sallie Mae  
 11100 Usa Pkwy  
 Fishers, IN 46037-9203

Sallie Mae  
 Attn: Navient  
 P.O. Box 9500  
 Wilkes-Barr, PA 18773-9500

Secretia Lashawn Scruggs  
 Napier Pendergast & Hasty  
 11 Perimeter Center Parkway, N.E.  
 Suite 300  
 Atlanta, GA 30346-1305

Security Fin  
 SFC Centralized Bankruptcy  
 P.O. Box 1893  
 Spartanburg, SC 29304-1893

Security Finance Corporation  
 P.O. Box 1893  
 Spartanburg, SC 29304-1893

Napier Pendergast & Hasty, LLP  
 372 Woodcock Boulevard  
 Suite 100  
 Atlanta, GA 30341-4015

Stoneberry  
 c/o Creditors Bankruptcy Service  
 P.O. Box 800849  
 Dallas, TX 75380-0849

United States Attorney  
 Northern District of Georgia  
 75 Ted Turner Drive SW, Suite 600  
 Atlanta GA 30303-3309

Ward Lake Estates HOA  
 P.O. Box 157  
 Ellenwood, GA 30294-0157

Wells Fargo Bank, N.A.  
 Default Document Processing  
 MAC # N9286-01Y  
 1000 Blue Gentian Road  
 Eagan, MN 55121-7700

(p) WELLS FARGO BANK NA  
 WELLS FARGO HOME MORTGAGE AMERICAS SERVICING  
 ATTN: BANKRUPTCY DEPT MAC X7801-014  
 3476 STATEVIEW BLVD  
 FORT MILL SC 29715-7203

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

MeriCredit Financial Services, Inc.  
 c/o GM Financial  
 P.O. Box 183853  
 Arlington, TX 76096

Georgia Department of Revenue  
 Bankruptcy Section  
 1800 Century Blvd, Suite 17200  
 Atlanta, GA 30345

Internal Revenue Service  
 Bankruptcy Section  
 P.O. Box 21126  
 Philadelphia, PA 19114

National Recovery Service  
 P.O. Box 8005  
 Cleveland, TN 37320

Portfolio Recovery Associates, LLC  
 P.O. Box 41067  
 Norfolk VA 23541

Wells Fargo Home Mortgage  
 8480 Stagecoach Cir  
 Frederick, MD 21701



d)Capital One Auto Finance, a division of Ca  
515 N Santa Fe Ave. Dept. APS  
klahoma City, OK 73118-7901

(u)WELLS FARGO BANK, N.A.

End of Label Matrix	
Mailable recipients	47
Bypassed recipients	2
Total	49